

Substitute for form 1449A&B/PTO				Complete if Known	
				<i>Application Number</i>	10/045,632
				<i>Filing Date</i>	October 26, 2001
				<i>First Named Inventor</i>	Milberger, Susan M.
				<i>Art Unit</i>	3693
				<i>Examiner Name</i>	Chandler, Sara M.
Sheet	1	of	4	<i>Attorney Docket Number</i>	020375-000230US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
AA	US-6,292,211		09-01-2001	Pena	
AB	US-6,615,190		09-01-2003	Slater	
AC	US-7,376,587		05-20-2008	Neofytides et al.	

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ Number ⁴ Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
AD	WO	98/26386 A1	06-18-1998	Kurt M. Maschoff	<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			
	AE	Business Wire, "G&D America's Multi Application Smart Card Selected for Combined Payroll and 'Virtual Banking' Program in Mexico," April 24, 1998, 4 pages.			
	AF	US Patent Application No. 10/332,724 (Attorney Docket Number 020375-000201US), Office Action dated February 22, 2008, 16 pages			
	AG	US Patent Application No. 10/045,633 (Attorney Docket Number 020375-000210US), Office Action dated March 22, 2007, 10 pages			
	AH	US Patent Application No. 10/045,633 (Attorney Docket Number 020375-000210US), Final Office Action dated September 6, 2007, 11 pages			
	AI	US Patent Application No. 10/045,633 (Attorney Docket Number 020375-000210US), Notice of Allowance dated March 5, 2008, 7 pages			

Examiner Signature		Date Considered	
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

*Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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Sheet	2	of	4	<i>Attorney Docket Number</i>	020375-000230US

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Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			T ²
	AJ	US Patent Application No. 10/046,654 (Attorney Docket Number 020375-000220US), Office Action dated January 10, 2007, 8 pages			<input type="checkbox"/>
	AK	US Patent Application No. 10/046,654 (Attorney Docket Number 020375-000220US), Office Action dated June 20, 2007, 8 pages			<input type="checkbox"/>
	AL	US Patent Application No. 10/046,654 (Attorney Docket Number 020375-000220US), Final Office Action dated October 18, 2007, 9 pages			<input type="checkbox"/>
	AM	US Patent Application No. 10/046,654 (Attorney Docket Number 020375-000220US), Advisory Action dated January 22, 2008, 3 pages			<input type="checkbox"/>
	AN	US Patent Application No. 10/046,654 (Attorney Docket Number 020375-000220US), Office Action dated April 1, 2008, 9 pages			<input type="checkbox"/>
	AO	US Patent Application No. 10/336,149 (Attorney Docket Number 020375-000221US), Office Action dated April 19, 2007, 13 pages			<input type="checkbox"/>
	AP	US Patent Application No. 10/336,149 (Attorney Docket Number 020375-000221US), Final Office Action dated October 2, 2007, 15 pages			<input type="checkbox"/>
	AQ	US Patent Application No. 10/336,149 (Attorney Docket Number 020375-000221US), Office Action dated December 13, 2007, 16 pages			<input type="checkbox"/>
	AR	US Patent Application No. 10/336,657 (Attorney Docket Number 020375-000222US), Office Action dated October 19, 2007, 9 pages			<input type="checkbox"/>
	AS	US Patent Application No. 10/336,657 (Attorney Docket Number 020375-000222US), Final Office Action dated February 14, 2008, 10 pages			<input type="checkbox"/>

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Application Number	10/045,632
Sheet	3	of	4	Filing Date	October 26, 2001
				First Named Inventor	Milberger, Susan M.
				Art Unit	3693
				Examiner Name	Chandler, Sara M.
				Attorney Docket Number	020375-000230US

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	AT	US Patent Application No. 09/613,615 (Attorney Docket Number 020375-000200US), Office Action dated October 11, 2001, 12 pages	<input type="checkbox"/>
	AU	US Patent Application No. 09/613,615 (Attorney Docket Number 020375-000200US), Final Office Action dated March 27, 2002, 9 pages	<input type="checkbox"/>
	AV	US Patent Application No. 09/613,615 (Attorney Docket Number 020375-000200US), Office Action dated September 4, 2002, 9 pages	<input type="checkbox"/>
	AW	US Patent Application No. 09/613,615 (Attorney Docket Number 020375-000200US), Final Office Action dated February 10, 2002, 10 pages	<input type="checkbox"/>
	AX	US Patent Application No. 09/613,615 (Attorney Docket Number 020375-000200US), Office Action dated January 13, 2005, 9 pages	<input type="checkbox"/>
	AY	US Patent Application No. 09/613,615 (Attorney Docket Number 020375-000200US), Office Action dated November 1, 2006, 19 pages	<input type="checkbox"/>
	AZ	US Patent Application No. 09/613,615 (Attorney Docket Number 020375-000200US), Notice of Allowance dated July 6, 2007, 3 pages	<input type="checkbox"/>
	BA	US Patent Application No. 10/021,292 (Attorney Docket Number 020375-000240US), Office Action dated October 9, 2002, 7 pages	<input type="checkbox"/>
	BB	US Patent Application No. 10/021,292 (Attorney Docket Number 020375-000240US), Office Action dated March 17, 2003, 6 pages	<input type="checkbox"/>
	BC	US Patent Application No. 10/021,292 (Attorney Docket Number 020375-000240US), Final Office Action dated July 15, 2003, 5 pages	<input type="checkbox"/>

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	BD	US Patent Application No. 10/021,292 (Attorney Docket Number 020375-000240US), Advisory Action dated February 4, 2004, 2 pages		<input type="checkbox"/>
	BE	US Patent Application No. 10/021,292 (Attorney Docket Number 020375-000240US), Office Action dated September 9, 2004, 11 pages		<input type="checkbox"/>
	BF	US Patent Application No. 10/021,292 (Attorney Docket Number 020375-000240US), Notice of Allowance dated March 12, 2007, 3 pages		<input type="checkbox"/>

Examiner Signature	/Sara Chandler/	Date Considered	06/24/2008
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